
Appendix E: Sample National Average Report

This appendix contains a sample National Average Report, which presents ratio averages for all U.S. top-tier bank holding companies with consolidated assets of more than \$150 million and multi-bank holding companies that have outstanding debt to the general public or that are engaged in a nonbank activity

involving financial leverage or engaged in credit extending activities. Ratios contained in this report are, for the most part, identical to those presented in the Summary Page of individual BHCPRs (see the definition of ratios beginning on page 3-5 of this manual).

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT
NATIONAL AVERAGE

INFORMATION

THE FOLLOWING PAGE CONTAINS A SUMMARY OF THE NATIONAL AVERAGES
FOR FINANCIAL INFORMATION REPORTED ON THE FR Y-9C (CONSOLIDATED
FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES) AND FR Y-9LP
(PARENT ONLY FINANCIAL STATEMENTS FOR LARGE BANK HOLDING COMPANIES).

DETAILED INFORMATION CONCERNING THE FINANCIAL RATIOS ARE FOUND
IN "A USER'S GUIDE TO THE BANK HOLDING COMPANY PERFORMANCE REPORT."

NOTE

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THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE
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THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

SUMMARY INFORMATION FOR BANK HOLDING COMPANIES
AVERAGE OF LARGE AND MULTI-BANK HOLDING COMPANIES IN THE NATION

	mmmm	mmmm	yyyy	yyyy	yyyy
	yyyy	yyyy	yyyy	yyyy	yyyy
TOTAL ASSETS (\$MILLIONS)	4,853,625	4,346,740	4,755,103	4,274,143	3,971,200
NET INCOME (\$MILLIONS)	13,886	13,517	54,376	48,458	43,146
NUMBER OF BHCS IN TABULATION	1,442	1,360	1,437	1,338	1,271
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
NET INTEREST INCOME (TE)	4.21	4.26	4.28	4.30	4.32
+ NON-INTEREST INCOME	0.96	0.98	1.02	1.02	0.96
- OVERHEAD EXPENSE	3.10	3.18	3.22	3.28	3.31
- PROVISION FOR LOSSES	0.18	0.17	0.21	0.19	0.16
+ SECURITIES GAINS (LOSSES)	0.03	0.01	0.02	0.01	0.01
+ OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00
= PRETAX NET OPER INCOME (TE)	1.91	1.90	1.89	1.86	1.82
NET OPERATING INCOME	1.20	1.18	1.19	1.17	1.15
NET INCOME	1.20	1.18	1.19	1.17	1.15
PERCENT OF AVG EARNING ASSETS					
INTEREST INCOME (TE)	10.42	8.29	8.41	8.37	8.41
INTEREST EXPENSE	4.83	3.66	3.79	3.69	3.69
NET INTEREST INCOME (TE)	5.60	4.62	4.64	4.68	4.70
LOSSES, ALLOW, AND PAST DUE+NONACCR					
NET LN&LS LOSSES/AVG LOANS & LEASES	0.16	0.16	0.22	0.22	0.20
EARNINGS COVERAGE OF NET LOSSES (X)	16.40	19.23	26.92	21.51	19.87
LN&LS ALLOWANCE/TOTAL LOANS & LEASES	1.35	1.39	1.34	1.39	1.48
NONACCR LNS&LS+RE ACQ/LNS&LS+RE ACQ	0.69	0.76	0.69	0.74	0.88
LIQUIDITY AND FUNDING					
NET NONCORE FUNDING DEPENDENCE	8.92	8.85	9.58	8.23	4.26
NET ST NONCORE FUNDING DEPENDENCE	3.83	4.60	5.02	3.99	NA
NET LOANS AND LEASES/TOT ASSETS	61.79	61.38	62.07	61.19	59.51
CAPITALIZATION					
TIER 1 LEVERAGE RATIO	8.84	8.82	8.89	8.76	8.61
EQUITY CAPITAL/TOTAL ASSETS	9.12	8.93	9.15	8.96	8.92
NET LOANS&LS/EQUITY CAPITAL (X)	6.93	6.91	6.99	6.88	6.66
CASH DIVIDENDS/NET INCOME	25.23	21.76	25.61	24.08	22.70
RETAINED EARNINGS/AVG EQUITY CAP	9.57	10.16	10.09	10.16	9.97
PARENT COMPANY RATIOS					
SHORT-TERM DEBT/EQUITY CAPITAL	1.03	1.14	1.04	1.06	0.84
LONG-TERM DEBT/EQUITY CAPITAL	3.47	3.76	3.66	3.81	4.22
EQUITY INVESTMENT IN SUBS/EQUITY	100.13	100.37	100.17	99.85	100.11
CASH FR OP+NONCASH+OP EXP/OP EX+DIV	190.51	300.81	241.15	219.09	208.49